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**CORRESPONDENCE MEMORANDUM**

**DATE:** May 19, 2004  
**TO:** Employee Trust Funds Board  
**FROM:** Julie Reneau, Administrator  
Division of Retirement Services  
**SUBJECT:** Benefit Information Accessibility to Participants

As a result of an appeal discussion at the Board's March meeting, the Board requested information on the avenues available to members for receiving counseling and requesting information. There was a particular interest in if knowing our approach to appointments.

Our goal has always been for all participants to have a thorough understanding of Wisconsin Retirement System (WRS) benefits in order to make well-informed decisions. We recognize that many of these decisions are irrevocable. Because we communicate with over 500,000 participants, we have multiple approaches to providing information.

Annually, our Member Services Bureau specialists conduct an average of about 3,600 individual appointments and see another 3,500 participants as walk-ins. About 50% of the walk-ins and 80% of the appointments are with participants who are ready to retire. The volume fluctuates significantly throughout the year, with the highest volume occurring near the end of the school year. The volume is also affected by legislative activity, employer offerings or the economy.

The number of appointments and walk-ins are far fewer than those actually applying for benefits or making other important decisions. Approximately 7,500 participants retire and apply for monthly benefits every year, and another 1,500 receive lump sum retirement benefits. The number of retirements is likely to increase significantly in the next few years given the number of participants who are at or near retirement age. We also have about 5,000 participants (under retirement age) who take lump sum separation benefits.

While individual retirement counseling is ideal for some members, the Department provides extensive retirement and other benefit related information through various other avenues. We continue to develop cost-effective ways to communicate high-quality information to our members. We currently provide retirement and other relevant information through the following methods:

**Appointments and Walk-ins:** We currently provide individual counseling to an average of about 7,100 participants per year in both the Madison and Milwaukee offices. Appointments average one hour in length. The wait for an appointment is approximately four weeks.

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**Group Appointments:** In August 2003, in the Madison office we began offering group appointments to participants who have their retirement packets and are within one year of retirement. This has proven very popular with excellent feedback, and we now offer three group sessions, with an average of eight participants, along with their significant others, per week. We expect to provide group appointments to about 1,200 participants per year. The wait for a group appointment is approximately one week.

**Group Presentations:** About 13,000 participants attend WRS benefit presentations every year. The standard presentation includes opportunities for questions and answers, so participants can ask questions about issues that may not have been specifically addressed in the presentation. These presentations are scheduled throughout the State at approximately 15 locations twice a year. They are approximately two hours in length and address WRS and related benefits.

**Telephone Inquiries:** Participants may contact our toll-free benefit call center for answers to their questions. If the question is too complex for Call Center staff, they can forward the call to a Member Services Bureau specialist or to other experts for further clarification. Approximately 120,000 calls are handled annually.

**Informational Brochures:** The Department had extensive benefit information available in our booklets and brochures, all are also available on-line. These are sent out upon request or as part of our packets, or to help provide guidance as a result of an inquiry.

**Contact ETF in Writing:** Participants write to the Department with their questions, and the benefit specialists in the Member Services Bureau will prepare an individual written response to their questions.

**Internet Site:** The Department has created and maintains a large Internet site that provides extensive benefit and other information, as well as key forms and brochures. The site also has calculators, links to statutes and rules, benefit summaries, program information, etc. The site has an average of over 6,500 hits a day with about 130,000 retirement estimate calculations completed in a year.

**E-mail:** Participants contact the Department with any questions they may have, either by sending a message to an individual Department employee or to the Department's general e-mail address. We receive an average of 350 e-mails a month.

**Trust Fund News Newsletter:** The *Trust Fund News* routinely includes information on topics of interest to participants, including informational articles on subjects that may affect their retirement decisions. The newsletter is published three times a year (January, May and September), and have had very favorable feedback on the quality of the information provided.

**Provide Speakers for Pre-Retirement Planning Program:** The Department of Administration coordinates an educational series of sessions on pre-retirement issues for State employees, and ETF provides a speaker for one of the sessions covering WRS benefits.

**Annual Statements of Benefits:** Until participants retire they receive an annual *Statement of Benefits* showing their WRS account balances, service, average monthly earnings, etc.

We also include additional information about WRS benefits and eligibility with the statements.

**Telephone Message System:** The Department continues to maintain an automated Telephone Message System that provides 120 pre-recorded messages about a wide variety of benefit-related topics. This system is available 24 hours a day, 7 days a week, and is particularly helpful to participants who do not have Internet access.

We try to provide the best possible service with the resources available. All of the Department's informational materials encourage participants to call, write or visit us if they have any questions or would like additional information. I would be happy to respond to any questions or concerns regarding our methods to communicate detailed information to our participants.